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### DECLARATION AND POWER OF ATTORNEY

As below named inventors, We hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

### RISK STRIPPING SYSTEM AND METHOD

the specification of which (check one) is:

attached hereto

was filed on June 25, 2001  
as Application Serial No. 09/891,183  
and amended on \_\_\_\_\_ (if applicable).

was described and claimed in PCT Application No.  
filed on \_\_\_\_\_ and amended under Article 19 on \_\_\_\_\_

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information I know to be material to patentability in accordance with Title 37, Code of Federal Regulation, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

#### Prior Foreign Application(s)

<u>Serial Number</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed (Y/N)</u>
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I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Serial Number</u>	<u>Filing Date</u>	<u>Status</u>
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

And I hereby appoint:

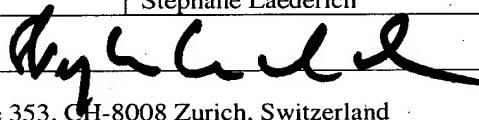
John E. Kidd	Reg. No. 19,916	Gerard P. Norton	Reg. No. 36,621
Victor Siber	Reg. No. 25,149	John T. Johnson	Reg. No. 37,363
Margaret B. Kelley	Reg. No. 29,181	Frank C. Cimino	Reg. No. 39,945
Philip E. Roux	Reg. No. 31,295	Nada Jain	Reg. No. 41,431
Michael J. Pantuliano	Reg. No. 18,971	Mitchell S. Feller	Reg. No. 42,530
Joseph P. Kincart	Reg. No. 43,716	David F. Ries	Reg. No. 43,046
James V. Mahon	Reg. No. 41,966	Anne M. Coughlin	Reg. No. 43,564
Joseph Levi	Reg. No. 41,152	Ira J. Schaefer	Reg. No. 26,802
Victor J. Geraci	Reg. No. 38,157	Steven J. Lever	Reg. No. 46,871
C. Joseph Laughon, II	Reg. No. 31,389	Drew M. Wintringham	Reg. No. 31,894
Leora Ben-Ami	Reg. No. 32,455	Ernest Yakob	Reg. No. 45,893
Robert D. Schaffer	Reg. No. 33,775	Russell DeClerck	Reg. No. 46,364
Michael M. O'Shea	Reg. No. 35,631	Mark Rueh	Reg. No. 43,896
Joel N. Bock	Reg. No. 36,456	Neer Gupta	Reg. No. 40,628

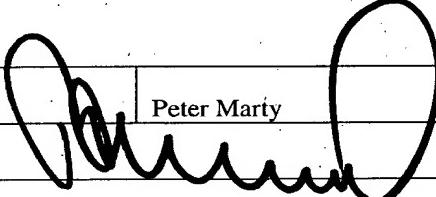
all of the firm of Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, New York 10166-0153, my attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all communications to:

Joseph Levi, Esq.  
Clifford Chance Rogers & Wells LLP  
200 Park Avenue, New York, NY 10166  
(212) 878-8564

Wherefore I request that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of inventor # 1		Stephane Laederich	
Inventor's signature			
Date	23.7.2001		
Residence	Forchastrasse 353, CH-8008 Zurich, Switzerland		
Citizenship	Swiss		
Post Office Address	Forchastrasse 353, CH-8008 Zurich, Switzerland		

Full name of inventor # 2		Peter Marty	
Inventor's signature			
Date	23.7.2001		
Residence	Biberzeltenstrasse 21, CH-8853 Lachen, Switzerland		
Citizenship	Swiss		
Post Office Address	Biberzeltenstrasse 21, CH-8853 Lachen, Switzerland		